

**Amendments to the Specification:**

Please amend the CROSS REFERENCE TO RELATED APPLICATIONS SECTION as follows:

**CROSS REFERENCE TO RELATED APPLICATIONS**

This application is a Divisional of and claims priority from United States Serial Number 09/675,618, filed on September 29, 2000, now United States Patent Number \_\_\_\_\_. Said application incorporated herein by reference. ~~This application is related to Provisional Application number 60/222,475 filed on August 2, 2000. This application is a continuation-in-part of United States Serial Number 09/092,828 filed on June 5, 1998; which is a continuation of United States Serial Number 09/074,864 filed on May 8, 1998, now Patent Number 6,078,806 granted on June 20, 2000; which is a continuation of United States Serial Number 08/597,845 filed on February 7, 1996, now Patent Number 5,887,266 granted on March 23, 1999, all entitled METHOD FOR USING APPLICATIONS IN A MOBILE STATION, A MOBILE STATION AND A SYSTEM FOR EFFECTING PAYMENTS, issued to Heinonen et al., claiming priority date of February 15, 1995 based on a Finnish application. Additionally, this invention is related to the inventions described in United States Patent Application Serial Number 08/800,591, filed on February 18, 1997, entitled ELECTRONIC DEVICE WITH HOUSING SUPPLEMENT, and United States Patent Application Serial Number \_\_\_\_\_, filed on \_\_\_\_\_, entitled CHANGEABLE COVERS WITH CHANGEABLE SOFTWARE. This invention is related to United States Patent Number 5,768,370 granted on June 16, 1998 entitled USER CHANGEABLE COSMETIC PHONE INTERFACE. Said patents and patent applications are commonly assigned to assignee of the present invention and are incorporated herein by reference.~~